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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.
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09/077,456      05/29/98      ANTHONY      W      CITI0028

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TM02/1117

EXAMINER

IRSHADULLAH, M

ART UNIT

PAPER NUMBER

2163

DATE MAILED: 11/17/00

**Please find below and/or attached an Office communication concerning this application or proceeding.**

**Commissioner of Patents and Trademarks**

# Office Action Summary

Application No.  
09/077,456

Applicant(s)  
Anthony et al

Examiner  
M. Irshadullah

Group Art Unit  
2163



☒ Responsive to communication(s) filed on Aug 30, 2000

☒ This action is **FINAL**.

☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11; 453 O.G. 213.

A shortened statutory period for response to this action is set to expire 3 month(s), or thirty days, whichever is longer, from the mailing date of this communication. Failure to respond within the period for response will cause the application to become abandoned. (35 U.S.C. § 133). Extensions of time may be obtained under the provisions of 37 CFR 1.136(a).

## Disposition of Claims

☒ Claim(s) 1-55 is/are pending in the application.

Of the above, claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

☐ Claim(s) \_\_\_\_\_ is/are allowed.

☒ Claim(s) 1-55 is/are rejected.

☐ Claim(s) \_\_\_\_\_ is/are objected to.

☐ Claims \_\_\_\_\_ are subject to restriction or election requirement.

## Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The drawing(s) filed on \_\_\_\_\_ is/are objected to by the Examiner.

☐ The proposed drawing correction, filed on \_\_\_\_\_ is ☐ approved ☐ disapproved.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

## Priority under 35 U.S.C. § 119

☐ Acknowledgement is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d).

☐ All ☐ Some\* ☐ None of the CERTIFIED copies of the priority documents have been  
☐ received.

☐ received in Application No. (Series Code/Serial Number) \_\_\_\_\_.

☐ received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\*Certified copies not received: \_\_\_\_\_

☒ Acknowledgement is made of a claim for domestic priority under 35 U.S.C. § 119(e).

## Attachment(s)

☐ Notice of References Cited, PTO-892

☐ Information Disclosure Statement(s), PTO-1449, Paper No(s). \_\_\_\_\_

☐ Interview Summary, PTO-413

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Notice of Informal Patent Application, PTO-152

--- SEE OFFICE ACTION ON THE FOLLOWING PAGES ---

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### **DETAILED ACTION**

1. This communication is in response to the amendments filed August 30, 2000.

#### ***Summary Of Instant Office Action***

2. Applicant's arguments, filed August 30, 2000, concerning claims 1-3, 6-22, 24-37, 40-51 and 53-55 as also claims 4, 5, 23, 38, 39 and 52 rejections, paras 4, and 6, Office Action, Paper No. 5, mailed Jun 07, 2000, have been considered, deemed unpersuasive and are maintained.
3. Priority claimed as suggested by the Examiner has been granted and entered.
4. Amendments to the specification, as per Examiner's suggestion, are appreciated and entered.
5. Minor grammatical amendments to claims 4 and 6 have been entered.

#### ***Claim Rejections - 35 USC § 102***

6. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(e) the invention was described in a patent granted on an application for patent by another filed in the United States before the invention thereof by the applicant for patent, or on an international application by another who has

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fulfilled the requirements of paragraphs (1), (2), and (4) of section 371(c) of this title before the invention thereof by the applicant for patent.

7. Claims 1-3, 6-22, 24-37, 40-51 and 53-55 are rejected under 35 U.S.C. 102(e) as being anticipated by Moss et al ( US Patent 5,485,370 ).

Moss et al show:

**Claim 1.** A method for providing remote access to financial services comprising the steps of:

a) providing at least one business host [ Fig. 1 ( any of 8, 20a, b or d ), col 7, lines 9 and 21-24 ];

b) selectively electronically linking a server to the business host [ Fig. 1 ( 8 or 20c linking to 20a, b or d ); and

c) selectively electronically linking at least one automated teller machine (ATM) and at least one home banking terminal to the server where a first user interface displayed on the ATM and a second user interface displayed on the home banking terminal are substantially the same [ Fig. 10 ( 1, 4, 19 ), Abstract, lines 4-7, col 18, line 24, col 29, lines 57-62, Fig. 10 ( 19, 60 or 60c ) and Fig. 15 ( any of 584, 586 and 588 ) ].

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**Claim 2.** A method for allowing a first user to gain remote access to financial services, the method comprising the steps of:

a) providing at least one business host [ Fig. 1 ( any of 8, 20a, b or d ), col 7, lines 9 and 21-24 ];

b) selectively electronically linking a server to the business host [ Fig. 1 ( 8 or 20c linking to 20a, b or d ); and

c) selectively electronically linking a remote terminal to the server [ Fig. 10 ( 1 linking to 8 or 60c ); and

d) displaying information on the remote terminal in a language selected by first user during a configuring use of the remote terminal [ Fig. 10 ( 1 or 19 connected to 60 or 60c ), col 29, lines 8 and 11-13 ].

**Claim 3.** The method of claim 2 further comprising the step of displaying information on the remote terminal in a second language selected by a second user during a configuring use of the remote terminal, in which the remote terminal can distinguish between the first user and the second user during subsequent accessing of financial services and display the language previously selected by that user [ Fig. 17 ( English, German ) and Fig. 16 described col 29, lines 45-54 ( specifically line 49 ) ].

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**Claim 6.** A method for performing financial transactions from a location remote from a business host [ Fig. 1 ( 2 or 10 to 8 or 20a, b or d ) ] comprising the steps of:

- a) providing an automated teller machine (ATM) having a first user interface [ Col 29, lines 57-62 and Fig. 15 ( 580, 584-588 ) described col 28, lines 66-67 continue col 29, lines 1-5 ];
- b) installing user software on a remote terminal, the remote terminal having a second user interface that is substantially identical to the first user interface [ Col 36, lines 32-35 and Fig. 15 ( any of 584, 586 and 588 ) ];
- c) configuring the user interfaces to display data in a language selected by a user [ Col 8, lines 32-35 and Fig. 1 ( 2a ) ];
- d) establishing an electronic link between the remote terminal and a server [ Fig. 1 ( 2 or 10 linking to 8, 20a, b or d ) and col 29, lines 7-9 ] ; and
- e) establishing an- electronic link between the server and a business host [ Fig. 1 ( 8 or 20c to 20a, b or d ) and col 29, lines 7-9 ].

**Claim 7.** The method claim 6 further comprising the step of authenticating the identity of a user by comparing a personal identification number (PIN) of a user with a PIN resident on the server [ Col 15, lines 13-14 and 18 and Fig. 1 ( 20c ) ].

**Claim 8.** The method of claim 6 further comprising the step of encrypting and transmitting data between the remote terminal and the server [ Col 8, lines 62-64 ].

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**Claim 9.** The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal computer [ Col 36, lines 27-31 and Fig 1 ( 10) ].

**Claim 10.** The method of claim 6 in which the step of installing user software on a remote terminal is performed by installing the software on a personal data assistant [ Col 36, lines 27-31 and Fig. 1 ( 2 ) ].

**Claim 11.** The method of claim 6 further comprising the step of performing a financial transaction [ Col 1, lines 38-42 and 48-49 ].

**Claims 12 and 41.** the step of performing a financial transaction is performed by editing a payee list [ Fig. 14 ( 530 Editors ) ].

**Claims 13 and 42.** the step of performing a financial transaction is performed by authorizing a direct debit [ Col 27, line 37 and Fig. 14 ( 560 ) and col 8, line 23. It needs be mentioned that the authorizing key would be usable for performing a direct debit ].

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**Claims 14 and 43.** the step of performing a financial transaction is performed by deleting a direct debit [ Col 28, lines 49-50. It needs be mentioned that the deletion function would be usable for deleting a direct debit ].

**Claims 15 and 44.** the step of performing a financial transaction is performed by purchasing a mutual fund [ Col 7, line 53 and col 13, lines 57-67. It needs be mentioned that stocks transaction would include purchasing a mutual fund ].

**Claims 16 and 45.** the step of performing a financial transaction is performed by selling a mutual fund [ Col 13, lines 57-67. It needs be mentioned that stocks transaction would include selling a mutual fund ].

**Claims 17 and 46.** the step of performing a financial transaction further comprises the steps of:

{ a) selecting a mutual fund; and  
b) reviewing a mutual fund } [ Col 13, lines 57-67. Selecting and reviewing of mutual fund are inherently logical steps ].

**Claims 18 and 47.** the step of performing a financial transaction is performed by reviewing account information [ Col 8, lines 20-22 ].



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**Claims 19 and 48.** the step of performing a financial transaction is performed by reviewing securities information [ Col 13, lines 57-67 ].

**Claims 20 and 49.** the step of performing a financial transaction is performed by generating a transaction journal [ Fig. 14 ( 542 ) and col, lines 53-54. It needs be mentioned that the report generating utility would be usable for generating a transaction journal ].

**Claims 21 and 50.** the step of performing a financial transaction is performed by transferring assets from a first account selected from a plurality of accounts to second account selected from the plurality of accounts [ Col 18, line 59 and col 8, lines 21-23 ].

**Claims 22 and 51.** the step of exchanging the assets of the first account to a currency consistent with the second account [ Fig. 17 ( \$999,999.99 -> 999.999,99 DM ).

**Claims 24 and 53.** step of performing a financial transaction is performed by printing an account statement [ Col 11, lines 49-51, Fig. 14 ( 542 ), col 27, lines 53-54. It needs be mentioned that the report generating function/utility would be usable for generating/printing an account statement ].

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**Claims 25 and 54.** the step of performing a financial transaction is performed by printing a balance summary [ Col 11, lines 49-51 and Fig. 14 ( 542 ), col 27, lines 53-54. It needs be mentioned that the report generating function/utility would be usable for generating/printing a balance summary ].

**Claims 26 and 55.** the step of performing a financial transaction is performed by processing a payment [ Col 1, lines 38 and 48-49 ].

**Claim 27.** The method of claim 6 in which the step of establishing an electronic link between the remote terminal and a server further comprises the steps of:

- a) sending an authorizing message to the server [ Col 8, lines 23 and 8-16 ];
- b) sending the authorizing message to a bank security server [ Claim 1 ( 9 ), col 8, line 23 and Fig. 1 ( 20a, b ) ]; and
- c) sending the authorizing message to a bank hardware encryption device [ Claim 1 ( 9 ), col 8, lines 23 and 62-65 ].

**Claim 28.** The method of claim 6 in which the step of establishing an electronic link between the server and a service provider further comprises the steps of:

- a) sending an authorizing message to the business host [ Claim 1 ( 9 ), col 8, line 23 and Fig. 1 ( 20a, b ) ]; and

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b) sending a message from the business host to the server, in which the message authorizes hookup [ Claim 1 ( 9 ), Fig. 1 ( from 20a, b to 8 or 20 c ). It needs be mentioned that pressing authorize key would be usable for sending a signal to authorizing a hookup ].

**Claim 29.** The method of claim 6 further comprising the step of sending a marketing message from the business host to the remote terminal [ Col 8, lines 54-55 and Fig. 1 ( from 20a, b or d to 2 aor 10 ) ].

**Claim 30.** A system for providing remote access to financial services comprising:

- a) at least one business host [ Fig. 1 ( any of 20a, b or d ) ];
- b) a server selectively electronically linked to the business host [ Fig. 1 ( 8 or 20c linked to 20a, b or d ) ];
- c) at least one automated teller machine (ATM) having a first user interface displayed thereon, in which the ATM is electronically linked to the server [ Col 18, line 24, col 29, lines 57-62 and Fig. 1 ( 8 or 20c linked to 2 or 10 ) ]; and
- d) at least one home banking terminal having a second user interface displayed thereon, in which the home banking terminal is electronically linked to the server and in which the first and second user interfaces are substantially the same [ Fig. 10 ( 4, 19 ) and Fig. 15 ( any of 584, 586 and 588 ) ].

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**Claim 31.** A system for providing remote access to financial services comprising:

- a) at least one business host [ Fig. 1 ( 20a, b or d ) ];
- b) a server selectively electronically linked to the business host [ Fig. 1 ( 8 or 20c linked to 20a, b or d ) ]; and
- c) at least one remote terminal which displays information, the terminal being selectively electronically linked to the server, in which each time the system is operated by a first user, the information is displayed in a first language selected by the first user during a configuring use of the system [ Fig. 10 ( 4, 19 ) and Fig. 15 ( any of 584, 586 and 588 ) and Fig. 17 ( English, German ) ].

**Claim 32.** The system of claim 31 in which each time the system is operated by a second user, the information is displayed in a second language selected by the second user during a configuring use of the remote terminal and in which the remote terminal can distinguish between the first user and the second user during operations of the system and displays the language previously selected by that user [ Fig. 17 ( English, German ) and Fig. 16 described col 29, lines 45-54 ( specifically line 49 ) ].

**Claim 33.** A system for providing remote access to financial services comprising:

- a) at least one business host [ Fig. 1 ( any of 20a, b or d ) ];

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b) a server selectively electronically linked to the business host [ Fig. 1 ( 8 or 20c linked to 20a, b or d ) ];

c) at least one automated teller machine (ATM) electronically linked to the server in which the ATM displays a first user interface in a language selected by a user [ Col 18, line 24, col 29, lines 57-62 and Fig. 17 ( English, German ) and Fig. 15 ( any of 584, 586 and 588 ) ];

d) at least one home banking terminal further comprising a user supplied platform and user software installed thereon in which the home banking terminal displays a second user interface in the language [ Fig. 1 ( 2 or 10 ), abstract, lines 4-6 and Fig. 17 ( English, German ) ];

e) in which the first and second user interfaces are substantially identical [ Fig. 15 ( any of 584, 586 or 588 ) ].

**Claim 34.** The system of claim 33 in which the user software further comprises:

a) a runtime application [ Fig. 14 ( 554, 562, 510 ) ];

b) an installation program [ Fig. 14 ( 520 ) ];

c) a configuration program [ Fig. 14 ( 520 ) ]; and

d) a help program [ Col 8, line 36 ].

**Claim 35.** The system of claim 33 in which the server further comprises:

a) a packet assembler/disassembler [ Abstract, lines 11-12 ];

b) a session controller [ Fig 1 ( 6 ) ];

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- c) a customer activated terminal (CAT) terminal protocol interface [ Fig. 1 ( 2 ) ];
- d) a terminal application front end [ Fig. 14 ( 556 ) ];
- e) a CAT session manager [ Fig. 2 ( 2, 6 ) ];
- f) a CAT common integrator [ Figs. 11 and 12 ( 132 ) ];
- g) an activity log server [ Fig. 12 ( 130 ), col 22, lines 42-44 ];
- h) a secure encryption server [ Col 8, lines 62-63 ];
- i) a host message normalizer [ Inherently implied ];
- j) an X.25 normalizer [ Fig. 13 ( Ethernet X.25 ) ]; and
- k) at least one business application [ Figs 11 and 12 ( 128 ) ].

**Claim 36.** The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal are secure [ Col 10, line 64 and Fig. 1 ].

**Claim 37.** The system of claim 33 in which the electronic links between the server and the business host, the ATM and the remote terminal carry data transmissions in which at least some of the data transmissions are compressed and in which enhanced error detection and correction are used to preserve the integrity of the data being transmitted [ Fig. 1, col 10, lines 54-56 ].

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**Claim 40.** The system of claim 33 in which there are at least two business hosts where a first of the business hosts is a user's home institution and the second of the business hosts is an outside business provider [ Fig. 1 ( 20a, b or d ). It needs be mentioned that any of the business host would be home institution for local user and would be an outside institution/provider for a outside/foreign user ].

*Claim Rejections - 35 USC § 103*

7. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

8. Claims 4, 5, 23, 38, 39, and 52 are rejected under 35 U.S.C. 103(a) as being unpatentable over Moss et al ( US Patent 5,485,370 ).

In the following claim Moss et al disclose:

**Claim 4.** A method for allowing a plurality of users to remotely access the financial services of at least one service provider [ Claim 10, line 16 and Fig. 1 ( 20a, b or d ) ] comprising the steps of:

a) installing user software on a plurality of remote terminals [ Col 36, lines 27-31. It needs be mentioned that there would be more than one terminals like 2 or 10 in Fig. 1 ];

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- b) configuring the user software to reflect each user's preferences [ Col 8, lines 32-35 ];
- c) providing a uniform connection between the remote terminals to a standard international host [ Fig. 1 ( 2 or 10 having connection with 8, 20a, b or d ), col 29, lines 39-40 and 45-46 ];
- d) providing a plurality of business applications resident on the standard international host, in which the configuration of each of the applications is controlled at the standard international host [ Fig. 1 ( 20a, b or d ) and abstract, lines 4-7, col 26, line 25, Figs. 14-19, col 6, lines 36-53, col 29, lines 39-40 and 45-46 ];
- e) linking the standard international host to the service provider [ Fig. 1 ( 8 linked to 20a, b or d ) ];
- f) providing secure communication between the user, the standard international host and the service provider [ Col 8, lines 51-53 and 62-65, col 22, lines 42-43 ];
- g) providing enhanced error detection and correction for communications between the user, the standard international host and the service provider [ col 28, line 41, col 10, lines 34-35, 54-56, Fig. 1 ( 8 and any of 20a, b or d ) ]; and

In the following element, Moss et fail to disclose “ data compression ”:

- h) providing data compression for communications between the user, the standard international host and the service provider.



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Official notice is taken that the “ data compression ” is old and well known technique practiced in the art of data/information communication. It would have been obvious to one of ordinary skill in the art at the time of applicant’s invention to incorporate the same in Moss et al’s invention, because it would facilitate an efficient transmission of data/information between/among the users/devices.

**Claim 5.** The method of claim 4 in which the step of configuring the user's software further comprises the step of selecting a language [ Col 29, lines 46-49, Fig. 17 ( selecting English or German ) ].

In the undernoted claims:

**Claims 23 and 52.** the step of performing a financial transaction is performed by ordering checks.

Moss et al do not teach “ ordering checks ”.

Official notice is taken that ordering checks ( online/offline ) is an old and well known practice in the field of business computing. It would have been obvious to one of ordinary skill in the art at the time of instant invention to take advantage of the available technique/practice.

In the following claim:

**Claim 38.** The system of claim 33 further comprising a router.

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Moss et al fail to show a router.

Official notice is taken that Routers are old and well known in the communication art. It would have been obvious to one of ordinary skill in the art at the time of present invention to make the use device in vogue.

In the unmentioned claim:

**Claim 39.** The system of claim 33 in which the router is a small financial CAT gateway.

Moss et al fail to teach a gateway.

Official notice is taken that use of gateway is old and well known in the communication art. It would have been obvious to one of ordinary skill in the art at the time of applicant's invention to utilize the available device.

### ***Response to Arguments***

9. Applicant's arguments filed August 30, 2000 have been fully considered, but the same are not persuasive.

Applicant argues:

a) Pages 4, "linking at least one ..... (ATM) and at least one home banking terminal ..... are substantially the same". Applicant is referred to Moss et al's Fig. 10, elements 1, 4 and 19 which clearly depict, Home terminal (1) with display 4, and a

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PC (19) having a display. The two devices are linked to 60, 60A and 60B, when viewed with Moss et al's Fig. 15, which clearly shows 580 (SERVER WORKSTATION) connected via LAN 582 to 584, 586, 588 etc. and viewed together with col 29, lines 57-62 ( which unequivocally recites that a banking transaction is taking place via an ATM or a telephone computer ( Moss et al's Abstract, lines 1-4). Further, It needs no mentioning that the Moss et al's system is for International use (col 29, lines 38-42), hence, the screens of Moss et al's Fig. 16 would display a window (first user interface) to a German user in German language (version) on forementioned ATM or home banking phone computer/terminal and to an English user (on his PC or home banking terminal) in English (version), and the two screens would display the same or substantially the same things on their respective screens.

b) Page 5: "display information .....in a language selected by the first user during configuration". Applicant will appreciate that when a German user would configure his computer/terminal etc., he would first select the language and the would see that information during configuration would be displayed in the language (German) he selected.

c) Page 6: " including an ATM .....  
..... selected by the user". Applicant will appreciate that same reasoning holds as at a) above.

d) Page 7: "an ATM ..... interfaces are  
substantially the same". Applicant will appreciate that same reasoning holds as at a) above.

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e) Page 7: "including at least ..... selected by the first user". Applicant will appreciably realize that a language ( say German) selected at any stage (configuration etc.) by a user ought to display the information in that language during operation.

f) Page 7: "during operation ..... and display the previously selected language". Applicant will appreciate that when a window has icons showing the languages selected by different users, it would distinguish between the user and the previously selected language during operation.

g) Page 8: "including ..... interfaces are substantially identical". Applicant will appreciate that same reasoning holds as at a) above.

h) Page 9: "providing a uniform connection ..... data compression for communications". Applicant is directed to Moss et al's col 19, lines 1-54. The referred lines clearly show that application programs are run from host computer. The programs include main (English) version and supplemental (other language) versions. That would not only provide the claimed uniform connection, but also provide all the facilities stated by the applicant in the last para of page 9.

In the light of above stated facts , Examiner respectfully states that applicant's arguments have been fully considered, deemed unpersuasive and the rejections under prior Office Action, Paper No. 5, mailed June 07, 2000 are maintained.

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***Conclusion***

10. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

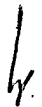
11. Any inquiry concerning this communication or earlier communications from the examiner should be directed to M. Irshadullah whose telephone number is (703) 308-6683. The examiner can normally be reached on M-F from 11:00 am to 5:30 pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Tariq Hafiz, can be reached on (703) 305-9643. The fax numbers for the organization are (703) 305-0040/308-6306.

Any inquiry of a general nature or relating to the status of this application or

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proceeding should be directed to the receptionist whose telephone number is (703) 308-3900.

  
M. Irshadullah

November 14, 2000

  
TARIQ R. HAFIZ  
SUPERVISORY PATENT EXAMINER  
TECHNOLOGY CENTER 2100